

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
13 June 2002 (13.06.2002)

PCT

(10) International Publication Number  
**WO 02/47010 A1**

- (51) International Patent Classification?: G06F 19/00 (81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EB, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.
- (21) International Application Number: PCT/US01/48587
- (22) International Filing Date: 7 December 2001 (07.12.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
60/254,053 7 December 2000 (07.12.2000) US
- (71) Applicant (*for all designated States except US*): CFL GLOBAL FINANCING LIMITED [—/—]; Suite 742B, Europort, Gibraltar (GI).
- (72) Inventor; and
- (75) Inventor/Applicant (*for US only*): ADAO E SILVA B.C., Paul, A. [PT/US]; 9 East 16th Street, New York, NY 10003 (US).
- (74) Agents: SIEGAL, Matthew, W. et al.; Stroock & Stroock & Lavan LLP, 180 Maiden Lane, New York, NY 10038 (US).
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- Published:  
— with international search report  
— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.



WO 02/47010 A1

(54) Title: EVERYONE WINS GAMING SYSTEM

(57) Abstract: A gaming system is provided in which a portion of the money bet is invested on behalf of the player. Therefore, everyone that plays wins, to the extent that at least a portion of the money wagered or at least a portion of the money lost, becomes invested. Consequently, individuals may end up investing and saving more money by playing games in accordance with the invention, than if they had not done so.

**EVERYONE WINS GAMING SYSTEM****CROSS-REFERENCE TO RELATED APPLICATIONS**

[001] This application claims priority to Provisional Patent Application Serial Number 60/254,053, filed on December 7, 2000.

**BACKGROUND OF INVENTION**

[002] The invention relates generally to games of chance and more particularly to a system for encouraging individuals to play games of chance.

[003] There are a wide variety of games of chance available to the public. Some of these are related to casino type gambling games and can only be played legally in certain geographic locations. Others involve betting on horse racing or dog racing or other sporting events that are sanctioned by local governments. Other games of chance are run by charitable organizations and still others by local governments, in the forms of various lottery games.

[004] One common feature of properly designed games of chance is that the odds of winning are always less than the odds of losing. Thus, while gamblers may have sporadic or even long term winning periods, overall, gamblers lose more money than they bet. Furthermore, many consider participating in such games of chance as, to some extent, an irresponsible activity. This limits the amount of money individuals are willing to put at risk and/or the frequency at which individuals will play such games.

[005] Accordingly, it is desirable to add features to games of chance which encourage individuals to put their money at risk.

**SUMMARY OF THE INVENTION**

[006] Generally speaking, in accordance with the invention, a gaming system is provided in which a portion of the money bet is invested on behalf of the player.

[007] Therefore, everyone that plays wins, to the extent that at least a portion of the money wagered becomes invested on behalf of the player. Consequently, individuals may end

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[004] One common feature of properly designed games of chance is that the odds of winning are always less than the odds of losing. Thus, while gamers may have sporadic or even long term winning periods, overall, gamers lose more money than they bet. Furthermore, many consider participating in such games of chance as, to some extent, an irresponsible activity. This limits the amount of money individuals are willing to put at risk and/or the frequency at which individuals, will pay such games.

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up investing and saving more money by playing games in accordance with the invention, than if they had not done so.

[008] Accordingly, it is an object of the invention to provide a gaming system which encourages individuals to play.

#### DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

[009] The gaming investment concept of the invention involves investing a small portion of every amount wagered on behalf of a player. If the player wins the bet, they are rewarded financially. However, even if they lose, they can be assuaged with the knowledge that they have engaged in the highly responsible activity of increasing their investment portfolio for the future.

[0010] Gaming investments systems in accordance with the invention can be applied to various types of games, including lottery type games, casino type games, sports betting and other types of betting in which an amount of money is wagered and there is a risk of loss or gain, depending on the outcome of a predefined event. They can also cause individuals to invest more money than if they were not given the incentive of the thrill of gambling to initiate the activity.

[0011] One embodiment of the invention involves establishing a membership club. Registration can be carried out either in person, at a casino or other gaming facility, or over the internet, telephone or otherwise. Gamers first register, such as by filling out an enrollment form which could include various types of identifying information and reading and acknowledging terms of an agreement. The literature could include various disclaimers and product descriptions. It could also involve presenting the gamer with the information one would find in a prospectus.

[0012] The gamers can then purchase chips or if the game is to be played online, virtual chips or a "betting account" by credit cards, bank draft, wire transfer, cash, check or any other appropriate manner. In embodiments of the invention in which the games are played over the

internet, the gamer can log into the website and input a password. This could give them access to a pre-established account or give them the opportunity to add to or establish an account by any of the previously described methods.

[0013] The gamer can have the opportunity of playing various scratch off, lottery, casino, digital era or other type of games in which they would have two chances to profit from their bet. For every bet, money is deducted from the betting account and winnings are applied to the betting account. A predefined percentage of each bet, or alternatively, losing bets only, can be applied towards the gamer's chosen investment. In certain embodiments of the invention, the money of the investment would be inaccessible for a specified period of time, such as six months or one year. There can be a pre-established penalty for early withdrawal. In certain embodiments of the invention, 5%, 20%, 30% or some other specified amount of the amount bet (or lost) is applied towards the investment. As will be clear, the lower the odds of winning a particular game, the higher the amounts of the bet that is available towards the investment. Thus, in a preferred embodiment of the invention, a percentage of the amount bet that is less than the percentage odds of breaking even are invested. By way of example, where the odds of winning are 10 to 1 and the payoff is 5 to 1, the payoff is 50% of breaking even. Thus, up to 50% of the bet could be invested. For certain casino games, where the pay out is 90% or 95% of the amount bet, the amount of the investment could be less than 10% or 5%, respectively.

[0014] In certain embodiments of the invention, gamers can choose the nature of the investment. In one preferred embodiment of the invention, gamers can choose from a group of mutual funds, such as four closed-end and/or offshore funds.

[0015] In one non-limiting embodiment of the invention, the funds at startup can be as follows:

[0016] Blue Fund – a venture capital fund;

[0017] Green Fund – an emerging market fund;

- [0018] Yellow Fund – a college investment fund; and
- [0019] Red Fund – a tax fund.
- [0020] The color coding may tend to lessen the confusion for first time investors and be more familiar to experienced gamers. Such a structure can help ensure that a gamer never experiences a total loss and will be more inclined to return to games in accordance with the invention, such as a website devoted to such games, rather than to other games of chance, where losses are more complete and there is no feeling of satisfaction gained that one has, at the very least, invested money for the future.
- [0021] In certain non-limiting embodiments of the invention, the funds will be closed at \$50 million dollars, for example, represented by 50,000 shares or \$1,000 per share. Each dollar invested can represent a purchase of 1/1000<sup>th</sup> of a share or placed in an account for the periodic purchase of shares. Shares can be distributed periodically, such as every week, fifteen days, monthly and so forth. In certain embodiments of the invention, investment clients who do not play games are given the opportunity of investing in the funds. Certain minimal investments can be required, such as a minimum of \$5,000, \$10,000 and so forth.
- [0022] In one embodiment of the invention, a fixed percentage of the total revenue of the gaming can go to promotions and prizes. For example, this percentage might be 50%. The remaining 50% can then be distributed as follows:
- [0023] The system manager can retain some fixed percentages of the revenues, such as 17%. Some other percentages, such as 30% can be applied to investment in the funds. Another percentage, such as 3% can be applied toward funding administrative costs. In preferred embodiments of the invention, the funds can be independently managed and the system manager can receive a fee for every dollar invested in the funds.
- [0024] Members may be able to access account summaries for the cash (betting) account, available for betting and their investment fund account, so that they can monitor their

investments. The cash account should provide the gamer with the total cash in the account as well as the amount currently available for betting. The fund account can advantageously describe the total amount invested, the amount invested for each fund, earnings for each fund and the amount available for withdrawal without penalties for the funds. Some performance report, such as the most recent quarterly earnings report, can also be made available.

CLAIMS

## WHAT IS CLAIMED IS:

1. A method of providing a game of chance including incentives for a user to participate in the game of chance, the method comprising:
  - receiving a bet from a user to participate in a game of chance;
  - initiating the game of chance to determine whether the user won or lost; and
  - investing at least a portion of the bet in an asset for the benefit of the user, either with every bet or only if the user loses the game of chance.
2. The method of claim 1, wherein the game of chance has odds of winning and calculating the portion of the bet to be invested based on the odds of winning.
3. The method of claim 1, further comprising establishing a pre-defined percentage of the bet to be invested.
4. The method of claim 1, further comprising receiving an indication from the user selecting the asset into which the portion of the bet will be invested.
5. The method of claim 4, wherein the asset is an equity.
6. The method of claim 4, wherein the asset is a mutual fund.
7. The method of claim 4, wherein the asset is an offshore fund.
8. The method of claim 4, wherein the asset is a commodity.
9. The method of claim 4, wherein the asset is an option.
10. The method of claim 1, further comprising establishing an account for the user, the account storing a credit amount and wherein winnings attributed to the user are credited to the account and bets placed by the user are debited from the account.
11. The method of claim 1, further comprising proving a user interface through which the user interacts with a system controlling the operation of the game of chance.

12. The method of claim 11, wherein the user communicates with the system via a communication network.
13. The method of claim 11, wherein the user interface is graphical.
14. The method of claim 1, wherein 5% or less of every bet is invested on behalf of the user.
15. The method of claim 1, wherein the game of chance has a pay out percentage X and the amount invested is less than (100-X)% of the bet.
16. The method of claim 1, wherein the investment is made only when the game of chance is lost.
17. The method of claim 1, wherein the investment is made based on every bet.
18. A system for controlling a gaming operation, comprising:
  - a memory having stored thereon one or more accounts, each of the account being associated with a user and storing a credit balance;
  - a processor in communication with the memory and further in communication with a network capable of transmitting data to one or more of the users, the processor operative with programming to:
    - receive a bet from the user to participate in the game of chance;
    - initiate the game of chance to determine whether the user won or lost;
    - invest at least a portion of the bet in an asset, if the user lost the game of chance;
  - and
  - wherein winnings attributed to the user are credited to the credit balance stored in the account and bets placed by the user are debited from the credit balance stored in the account.

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/US01/48587

## A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 19/00  
 US CL : 463/16, 25; 273/138.1

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 463/16, 25, 1, 17, 18, 19, 20; 273/138.1

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A,P	US 6,227,972 B1 (WALKER et al.) 08 May 2001 (08.05.2001), Abstract, column 2, line 55-column 4, line 2.	1-18
A	US 4,856,788 A (FISCHIEL) 15 August 1989 (15.08.1989), Abstract, column 1, line 31-column 2, line 51).	1-18
A	US 5,829,746 A (PACELLA) 03 November 1998 (03.11.1998), Abstract, column 1, line 14-column 2, line 33.	1-18
A	US 5,071,135 A (CAMPBELL) 10 December 1991 (10.12.1991), Abstract, column 1, line 35-column 2, line 4)	1-18

 Further documents are listed in the continuation of Box C. See patent family annex.

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document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

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Date of the actual completion of the international search

18 April 2002 (18.04.2002)

Date of mailing of the international search report

10 MAY 2002

Name and mailing address of the ISA/US

Commissioner of Patents and Trademarks  
 Box PCT  
 Washington, D.C. 20231

Facsimile No. (703)305-3230

Authorized officer

Valencia Martin-Wallace

Telephone No. (703) 308-1148

  
 Sheila Veneczel Wallace  
 Paralegal Specialist  
 Technology Center 3700